



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [HANCOCK WHITNEY CORPORATION](#)

City/State [GULFPORT, MS](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [36,547,422](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HANCOCK WHITNEY CORPORATION](#)

[HANCOCK WHITNEY PLAZA](#)

[GULFPORT, MS 39501](#)

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	34,960,259	32,223,726	29,127,353	27,857,148	26,276,165
Net income (\$000)	463,215	-45,174	327,380	323,770	215,632
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.70	2.60	53	2.97	2.77	60	3.12	3.01	50	3.11	3.08	45	3.15	2.92	59
+ Non-interest income	1.05	1.04	57	1.01	1.21	48	1.13	1.32	52	1.13	1.31	51	1.03	1.35	36
- Overhead expense	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46	2.65	2.72	48
- Provision for credit losses	-0.22	-0.09	19	1.87	0.51	96	0.15	0.15	62	0.13	0.14	56	0.21	0.16	78
+ Securities gains (losses)	0	0.01	50	0	0.02	38	0	0.01	35	-0.09	0	2	0	0.01	32
+ Other tax equivalent adjustments	0	0	46	0	0	85	0	0	11	0	0	78	0	0	81
= Pretax net operating income (tax equivalent)	1.66	1.66	55	-0.35	1.04	6	1.40	1.56	35	1.43	1.57	36	1.30	1.43	34
Net operating income	1.32	1.26	61	-0.14	0.81	7	1.12	1.19	38	1.16	1.24	37	0.82	0.89	41
Net income	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37	0.82	0.90	40
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.09	3.06	48	3.65	3.55	55	4.30	4.41	42	4.08	4.24	39	3.89	3.80	55
Interest expense	0.15	0.25	27	0.39	0.52	35	0.87	1.08	36	0.70	0.86	38	0.45	0.60	37
Net interest income (tax equivalent)	2.94	2.80	55	3.25	3.01	63	3.43	3.33	49	3.38	3.38	41	3.44	3.19	56
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.15	0.11	66	1.77	0.27	96	0.23	0.21	62	0.27	0.22	73	0.37	0.24	81
Earnings coverage of net loan and lease losses (X)	15.75	39.72	41	1.21	22.91	9	9.29	24.40	38	8	21.75	30	5.32	19.67	18
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.62	1.23	81	2.07	1.58	79	0.90	0.83	56	0.97	0.90	62	1.14	0.98	70
Allowance for loan and lease losses / Total loans and leases	1.61	1.20	83	2.05	1.55	79	0.90	0.81	57	0.97	0.89	63	1.14	0.96	72
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.30	0.49	26	0.70	0.71	55	1.25	0.57	92	0.97	0.61	85	1.42	0.72	90
30–89 days past due loans and leases / Total loans and leases	0.23	0.32	45	0.31	0.39	48	0.52	0.43	69	0.49	0.44	64	0.62	0.47	77
Liquidity and Funding															
Net noncore funding dependence	-5.73	-2.33	40	3.50	3.20	55	15.38	14.45	56	14.98	16.62	53	13.54	17.03	42
Net short-term noncore funding dependence	-9.90	-7.71	39	-0.90	-4.76	61	9.92	3.38	67	9.99	4.66	64	6.20	4.83	52
Net loans and leases / Total assets	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57	68.81	62.73	55
Capitalization															
Tier 1 leverage ratio	8.25	8.98	30	7.88	9.13	13	8.76	9.76	22	8.67	9.71	15	8.43	9.53	21
Holding company equity capital / Total assets	10.04	10.71	39	10.22	11.16	36	11.33	12.43	37	10.91	12.22	34	10.54	11.94	32
Total equity capital (including minority interest) / Total assets	10.04	10.82	38	10.22	11.29	34	11.33	12.57	34	10.91	12.27	33	10.54	12.01	28
Common equity tier 1 capital / Total risk-weighted assets	11.09	12.42	29	10.61	12.38	26	10.50	12.17	24	10.48	12.12	26	10.21	12.19	20
Net loans and leases / Equity capital (X)	5.69	5.53	56	6.24	5.58	68	6.08	5.21	72	6.45	5.29	75	6.53	5.27	73
Cash dividends / Net income	20.71	28.27	35		42.30		28.98	33.12	40	27.44	27.31	40	38.61	31.29	60
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	8.64	10.50	50	9.86	16.68	31	8.41	9.26	61	3.24	7	40	14.07	8.28	75
Equity capital	6.73	7.46	60	-0.83	6.99	11	12.54	10.49	72	6.81	7.89	61	6.07	10.18	52
Net loans and leases	-2.75	3.36	29	1.89	9.07	24	6.13	9.10	54	5.49	7.89	43	13.71	9.38	75
Noncore funding	-14.77	-14.79	49	-41.86	-12.18	15	10.48	6.59	63	14.44	10.67	64	5.96	5.59	60
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	4.54	10.95	34	9.08	13.56	51	4.20	13.04	37	4.72	13.37	42	8.12	12.69	56
Equity investment in subsidiaries / Equity capital	101.65	103.22	48	102.84	102.81	50	102.30	103.22	49	99.52	103.10	30	103.15	102.10	58
Cash from ops + noncash items + op expense / Op expense + dividends	157.94	154.48	60	78.82	147.24	11	245.59	190.27	76	221.22	174.91	73	129.39	148.20	48

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	814,162	896,628	961,739	869,750	768,019	-9.20	30.56
Income from lease financing receivables.....	14,243	13,285	11,871	9,071	4,862	7.21	486.37
Fully taxable income on loans and leases.....	804,005	879,542	938,361	838,657	734,901	-8.59	35.17
Tax-exempt income on loans and leases.....	24,400	30,371	35,249	40,164	37,980	-19.66	-21.81
Estimated tax benefit on income on loans and leases.....	6,289	7,923	9,299	10,460	21,684	-20.62	-65.34
Income on loans and leases (tax equivalent).....	834,694	917,836	982,909	889,281	794,565	-9.06	29.57
Investment interest income (tax equivalent).....	155,247	152,181	153,925	152,532	136,954	2.01	38.60
Interest on balances due from depository institutions.....	3,500	979	3,948	2,776	3,408	257.51	94.88
Interest income on other earning assets.....	3	7	7	8	54	-57.14	-82.35
Total interest income (tax equivalent).....	993,444	1,071,003	1,140,789	1,044,597	934,981	-7.24	31.06
Interest on time deposits of \$250K or more	2,412	10,713	16,892	8,883	5,353	-77.49	
Interest on time deposits < \$250K.....	4,336	30,976	67,096	49,296	24,517	-86.00	
Interest on foreign office deposits	0	0	0		0		
Interest on other deposits	19,497	46,572	104,001	72,536	46,676	-58.14	-27.12
Interest on other borrowings and trading liabilities.....	7,691	11,776	33,476	39,614	21,230	-34.69	-17.70
Interest on subordinated debt and mandatory convertible securities	15,087	15,420	9,101	9,101	10,493	-2.16	2.14
Total interest expense.....	49,023	115,457	230,566	179,430	108,269	-57.54	-32.89
Net interest income (tax equivalent).....	944,421	955,546	910,223	865,167	826,712	-1.16	37.88
Non-interest income.....	365,342	325,469	330,389	314,470	269,551	12.25	46.06
Adjusted operating income (tax equivalent)	1,309,763	1,281,015	1,240,612	1,179,637	1,096,263	2.24	40.07
Overhead expense.....	808,355	790,346	789,364	719,749	697,008	2.28	30.93
Provision for credit losses.....	-77,494	602,904	43,734	36,116	56,442		
Securities gains (losses)	333	488	0	-25,480	0	-31.76	-81.01
Other tax equivalent adjustments	0	2	-1	1	11	-100.00	-100.00
Pretax net operating income (tax equivalent).....	579,235	-111,745	407,513	398,293	342,824		172.25
Applicable income taxes	104,841	-79,571	65,359	58,345	92,803		178.62
Tax equivalent adjustments	11,179	13,000	14,774	16,178	34,389	-14.01	-56.73
Applicable income taxes (tax equivalent).....	116,020	-66,571	80,133	74,523	127,192		82.81
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	463,215	-45,174	327,380	323,770	215,632		210.27
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	463,215	-45,174	327,380	323,770	215,632		210.27
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	463,215	-45,174	327,380	323,770	215,632		210.27
Investment securities income (tax equivalent).....	155,247	152,181	153,925	152,532	136,954	2.01	38.60
US Treasury and agency securities (excluding mortgage-backed securities)	5,413	3,204	3,082	3,160	2,690	68.95	369.88
Mortgage-backed securities	122,266	121,756	122,288	119,110	96,194	0.42	41.42
All other securities	27,568	27,221	28,555	30,262	38,070	1.27	12.98
Cash dividends declared.....	95,927	95,605	94,871	88,838	83,266	0.34	25.31
Common	95,927	95,605	94,871	88,838	83,266	0.34	25.31
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.84	2.85	48	3.32	3.27	53	3.92	4	42	3.75	3.87	41	3.56	3.47	57
Less: Interest expense	0.14	0.23	26	0.36	0.48	35	0.79	0.98	37	0.64	0.79	38	0.41	0.55	38
Equals: Net interest income (tax equivalent)	2.70	2.60	53	2.97	2.77	60	3.12	3.01	50	3.11	3.08	45	3.15	2.92	59
Plus: Non-interest income	1.05	1.04	57	1.01	1.21	48	1.13	1.32	52	1.13	1.31	51	1.03	1.35	36
Equals: adjusted operating income (tax equivalent)	3.75	3.70	60	3.98	4.04	53	4.26	4.41	44	4.23	4.46	38	4.17	4.33	45
Less: Overhead expense	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46	2.65	2.72	48
Less: Provision for credit losses	-0.22	-0.09	19	1.87	0.51	96	0.15	0.15	62	0.13	0.14	56	0.21	0.16	78
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	49	0	0.02	37	0	0.01	35	-0.09	0	2	0	0.01	34
Plus: other tax equivalent adjustments	0	0	46	0	0	85	0	0	11	0	0	78	0	0	81
Equals: Pretax net operating income (tax equivalent)	1.66	1.66	55	-0.35	1.04	6	1.40	1.56	35	1.43	1.57	36	1.30	1.43	34
Less: Applicable income taxes (tax equivalent)	0.33	0.38	35	-0.21	0.23	0	0.28	0.36	25	0.27	0.33	28	0.48	0.55	37
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.32	1.26	61	-0.14	0.81	7	1.12	1.19	38	1.16	1.24	37	0.82	0.89	41
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37	0.82	0.90	40
Memo: Net income (last four quarters)	1.32	1.26	61	-0.14	0.82	7	1.12	1.19	38	1.16	1.24	37	0.82	0.91	39
Net income—BHC and noncontrolling (minority) interest	1.32	1.27	61	-0.14	0.83	7	1.12	1.20	38	1.16	1.25	37	0.82	0.91	40
Margin Analysis															
Average earning assets / Average assets	91.91	93.08	32	91.13	92.32	31	91	91.05	49	91.85	91.48	55	91.56	91.61	45
Average interest-bearing funds / Average assets	50.80	61.99	9	55.47	64.06	17	59.24	65.57	22	58.76	65.56	21	57.63	65.75	18
Interest income (tax equivalent) / Average earning assets	3.09	3.06	48	3.65	3.55	55	4.30	4.41	42	4.08	4.24	39	3.89	3.80	55
Interest expense / Average earning assets	0.15	0.25	27	0.39	0.52	35	0.87	1.08	36	0.70	0.86	38	0.45	0.60	37
Net interest income (tax equivalent) / Average earning assets	2.94	2.80	55	3.25	3.01	63	3.43	3.33	49	3.38	3.38	41	3.44	3.19	56
Yield or Cost															
Total loans and leases (tax equivalent)	3.92	4.01	44	4.12	4.27	45	4.81	5.09	36	4.58	4.95	26	4.34	4.52	44
Interest-bearing bank balances	0.14	0.14	54	0.13	0.27	10	4.44	2.04	96	4	1.64	98	5.30	1.05	98
Federal funds sold and reverse repos	0.66	0.25	82	0.22	0.68	25	1.63	2.44	24	1.69	2.17	23	1.36	1.41	62
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17
Total earning assets	3.06	3.04	48	3.60	3.51	53	4.25	4.36	44	4.02	4.20	38	3.74	3.73	52
Investment securities (tax equivalent)	1.91	1.77	64	2.37	2.25	63	2.62	2.76	41	2.53	2.68	38	2.51	2.47	55
US Treasury and agency securities (excluding mortgage-backed securities)	1.50	1.14	73	1.97	1.75	63	2.26	2.32	52	2.25	2.05	66	2.04	1.62	80
Mortgage-backed securities	1.74	1.57	68	2.21	2.05	63	2.49	2.61	32	2.41	2.50	44	2.15	2.23	47
All other securities	2.93	2.81	59	3	3.24	43	3.16	4.06	25	3.19	4.20	28	3.83	3.66	59
Interest-bearing deposits	0.17	0.21	43	0.57	0.53	59	1.25	1.10	64	0.93	0.81	66	0.59	0.49	68
Time deposits of \$250K or more	0.46	0.66	28	1.04	1.42	19	1.37	1.96	10	0.97	1.44	18			
Time deposits < \$250K	0.43	0.62	27	1.63	1.36	70	2.37	1.82	85	1.78	1.29	81			
Other domestic deposits	0.14	0.15	54	0.37	0.36	58	0.94	0.93	54	0.69	0.67	60			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.11	0.17	51	0.26	0.62	19	0.68	1.86	22	0.39	1.51	15	0.18	0.94	13
Other borrowed funds and trading liabilities	0.58	1.27	25	0.68	1.50	14	1.94	2.38	23	2.05	2.28	40	1.19	1.77	19
All interest-bearing funds	0.28	0.37	36	0.65	0.74	45	1.34	1.49	40	1.10	1.19	48	0.72	0.82	51

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	365,342		325,469		330,389		314,470		269,551						
Fiduciary activities income	62,898		58,191		61,609		55,488		44,538						
Service charges on deposit accounts - domestic	81,488		76,668		87,005		86,164		85,311						
Trading revenue.....	13,692		14,073		12,544		5,265		5,682						
Investment banking fees and commissions.....	27,796		22,736		24,622		23,309		20,534						
Insurance activities revenue.....	1,806		1,596		1,950		2,042		3,212						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	63		84		102		121		146						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	46,559		42,497		34,729		43,863		26,528						
Other non-interest income.....	131,140		109,624		107,828		98,218		83,600						
Total overhead expenses	808,355		790,346		789,364		719,749		697,008						
Personnel expense.....	482,375		464,059		439,879		404,695		376,664						
Net occupancy expense.....	67,953		71,801		69,329		64,161		62,716						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	16,665		19,916		20,844		22,050		22,417						
Other operating expenses.....	241,362		234,570		259,312		228,843		235,211						
Fee income on mutual funds and annuities.....	14,253		13,965		11,553		12,501		10,619						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		540,797		698,270		811,516		1,287,236						
Number of equivalent employees	3,486		3,986		4,136		3,933		3,887						
Average personnel expense per employee.....	138.37		116.42		106.35		102.90		96.90						
Average assets per employee.....	10,028.76		8,084.23		7,042.40		7,082.93		6,760.01						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	3.90	2.17	77	4.29	2.02	79	3.50	2.72	65	3.98	3.08	67	3.94	2.85	65
Overhead expenses / Net Interest Income + non-interest income	62.25	59.28	58	62.33	62.28	54	64.39	61.29	66	61.86	60.88	54	65.64	63.61	62
Percent of Average Assets															
Total overhead expense	2.31	2.17	62	2.45	2.57	53	2.71	2.69	59	2.58	2.71	46	2.65	2.72	48
Personnel expense.....	1.38	1.21	69	1.44	1.30	64	1.51	1.41	59	1.45	1.44	50	1.43	1.42	54
Net occupancy expense.....	0.19	0.23	32	0.22	0.26	29	0.24	0.28	30	0.23	0.28	25	0.24	0.29	30
Other operating expenses.....	0.74	0.72	65	0.79	0.94	51	0.96	0.97	64	0.90	0.97	54	0.98	1	56
Overhead less non-interest income	1.27	1.10	61	1.44	1.25	68	1.58	1.32	65	1.45	1.38	53	1.63	1.34	71
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	61.72	58.83	59	61.70	61.82	55	63.63	60.64	67	61.01	60.37	54	63.58	62.73	55
Personnel expense.....	36.83	32.93	68	36.23	32.36	72	35.46	32.39	68	34.31	32.51	60	34.36	32.93	55
Net occupancy expense.....	5.19	6.23	32	5.61	6.58	32	5.59	6.52	31	5.44	6.48	28	5.72	6.70	30
Other operating expenses.....	19.70	19.18	55	19.87	22.28	46	22.58	21.20	70	21.27	20.90	59	23.50	22.41	64
Total non-interest income	27.89	27.67	57	25.41	28.83	48	26.63	29.23	56	26.66	28.50	53	24.59	31.08	39
Fiduciary activities income	4.80	2.20	79	4.54	2.09	82	4.97	1.97	84	4.70	2.14	81	4.06	2.38	77
Service charges on domestic deposit accounts	6.22	3.27	90	5.98	3.27	89	7.01	3.88	88	7.30	4.15	87	7.78	4.28	89
Trading revenue.....	1.05	0.62	79	1.10	1.28	69	1.01	1.18	63	0.45	0.85	59	0.52	0.90	62
Investment banking fees and commissions.....	2.11	2.58	59	1.77	2.46	55	1.98	3.54	55	1.98	3.42	55	1.87	3.62	53
Insurance activities revenue.....	0.14	0.36	60	0.12	0.41	58	0.16	0.47	60	0.17	0.47	62	0.29	0.55	64
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44
Net servicing fees	0	0.60	24	0.01	0.01	55	0.01	0.28	33	0.01	0.65	21	0.01	0.60	23
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.55	3.30	59	3.32	3.92	57	2.80	1.86	71	3.72	1.61	82	2.42	1.67	66
Other non-interest income.....	10.01	9.27	64	8.56	9.65	51	8.69	10.04	52	8.33	9.86	52	7.63	10.77	36
Overhead less non-interest income	33.82	30.52	55	36.29	31.93	59	37	31.06	63	34.36	31.46	52	38.99	31.19	76
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.10	21.18	17		18.63		16.04	20.56	17	14.65	19.04	19	27.07	32.99	30
Applicable income tax + TE / Pretax net operating income + TE	20.03	22.67	14		21.18		19.66	23.23	17	18.71	21.56	19	37.10	37.95	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	11,225,374	11,422,609	11,432,878	10,710,520	10,041,365	-1.73	33.90
Commercial and industrial loans	7,506,189	7,891,920	6,890,767	6,343,288	5,913,463	-4.89	35.66
Loans to individuals	642,663	819,320	1,042,501	1,039,729	1,023,135	-21.56	-39.31
Loans to depository institutions and acceptances of other banks	0	0	0	1,094	2,423		-100.00
Agricultural loans	1,133	1,554	3,050	3,541	5,569	-27.09	-82.09
Other loans and leases	1,852,370	1,790,757	1,899,429	1,956,407	2,058,081	3.44	2.75
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	21,227,729	21,926,160	21,268,625	20,054,579	19,044,036	-3.19	26.46
Less: Allowance for loan and lease losses	342,065	450,177	191,251	194,514	217,308	-24.02	49.10
Net loans and leases	20,885,664	21,475,983	21,077,374	19,860,065	18,826,728	-2.75	26.15
Debt securities that reprice or mature in over 1 year	8,477,044	7,134,491	6,183,210	5,650,063	5,870,036	18.82	69.34
Mutual funds and equity securities	14,192	15,337	15,446	17,156	13,437	-7.47	21.93
Subtotal	29,376,900	28,625,811	27,276,030	25,527,284	24,710,201	2.62	36.17
Interest-bearing bank balances	3,760,031	1,298,356	82,617	83,565	68,646	189.60	9873.82
Federal funds sold and reverse repos	458	434	268	515	227	5.53	-51.38
Debt securities that reprice or mature within 1 year	75,405	222,006	60,102	20,521	18,344	-66.03	569.43
Trading assets	74,326	148,368	53,426	16,406	12,972	-49.90	286.61
Total earning assets	33,287,120	30,294,975	27,472,443	25,648,291	24,810,390	9.88	53.80
Non-interest-bearing cash and due from depository institutions	406,498	531,608	445,496	389,370	402,596	-23.53	7.84
Premises, fixed assets, and leases	450,274	479,985	472,020	356,833	332,663	-6.19	33.49
Other real estate owned	7,533	11,520	20,614	8,256	14,863	-34.61	-60.11
Investment in unconsolidated subsidiaries	14,551	14,063	18,354	20,782	19,558	3.47	-32.73
Intangible and other assets	2,381,446	2,307,941	2,190,789	1,821,382	1,779,460	3.18	50.16
Total assets	36,547,422	33,640,092	30,619,716	28,244,914	27,359,530	8.64	52.38
Quarterly average assets	35,785,611	32,875,985	30,299,203	28,383,360	27,018,306	8.85	52.58
Average loans and leases (YTD)	21,301,948	22,253,006	20,419,567	19,401,769	18,297,741	-4.27	32.37
Memoranda							
Loans held-for-sale	93,069	136,063	55,864	28,150	39,865	-31.60	173.22
Loans not held-for-sale	21,134,660	21,790,097	21,212,761	20,026,429	19,004,171	-3.01	26.16
Real estate loans secured by 1–4 family	3,691,031	4,131,378	4,534,582	4,359,621	4,140,905	-10.66	6.93
Commercial real estate loans	7,510,791	7,254,137	6,852,278	6,325,809	5,876,254	3.54	52.77
Construction and land development	1,224,919	1,038,753	1,119,370	1,526,281	1,349,216	17.92	23.01
Multifamily	471,946	455,531	408,012	330,600	372,233	3.60	30.06
Nonfarm nonresidential	5,813,926	5,759,853	5,324,896	4,468,928	4,154,805	0.94	63.41
Real estate loans secured by farmland	23,552	37,094	46,018	25,090	24,206	-36.51	55.05
Total investment securities	8,566,641	7,371,834	6,258,758	5,687,740	5,901,817	16.21	70.35
U.S. Treasury securities	210,886	0	0	0	1,001		
US agency securities (excluding mortgage-backed securities)	223,269	213,369	148,672	121,706	146,271	4.64	112.99
Municipal securities	935,563	953,743	890,824	928,627	966,880	-1.91	5.09
Mortgage-backed securities	7,164,028	6,177,621	5,195,828	4,616,751	4,770,728	15.97	78.27
Asset-backed securities	0	0	0	0	0		
Other debt securities	18,703	11,764	7,988	3,500	3,500	58.99	434.37
Mutual funds and equity securities	14,192	15,337	15,446	17,156	13,437	-7.47	21.93
Available-for-sale securities	6,986,698	5,999,327	4,675,304	2,691,037	2,924,306	16.46	176.31
U.S. Treasury securities	196,029	0	0	0	1,001		
US agency securities (excluding mortgage-backed securities)	223,269	213,369	98,672	71,706	96,271	4.64	307.22
Municipal securities	314,158	326,725	249,805	240,426	243,786	-3.85	29.73
Mortgage-backed securities	6,234,539	5,447,469	4,318,839	2,375,405	2,566,311	14.45	181.29
Asset-backed securities	0	0	0	0	0		
Other debt securities	18,703	11,764	7,988	3,500	3,500	58.99	434.37
Mutual funds and equity securities	0	0	0	0	13,437		-100.00
Held-to-maturity securities appreciation (depreciation)	65,731	110,412	42,996	-43,691	-15,501	-40.47	
Available-for-sale securities appreciation (depreciation)	2,169	233,093	37,694	-64,769	-38,189	-99.07	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,962,541	3,416,740	3,339,817	3,352,751	3,282,569	15.97	3.38

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	14,406,327	12,207,474	8,792,195	8,505,112	8,328,546	18.01	87.94
NOW, ATS and transaction accounts	898,865	789,588	878,581	1,164,451	729,726	13.84	16.89
Time deposits less brokered deposits < \$250K	770,341	1,203,573	1,826,137	1,750,443	1,415,293	-36.00	
MMDA and other savings accounts	13,996,160	12,714,329	10,784,289	9,475,042	10,230,917	10.08	64.91
Other non-interest-bearing deposits	0	0	0				
Core deposits	30,071,693	26,914,964	22,281,202	20,895,048	20,704,482	11.73	70.75
Time deposits of \$250K or more	378,563	724,229	1,371,526	1,032,514	731,558	-47.73	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	565,061	567,513	679,872	429,024	571,324	-0.43	56.78
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	3,131	778,131	250,103	223,366	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	1,177,556	1,162,932	1,344,759	989,598	1,069,493	1.26	82.36
Brokered deposits < \$250K	30,202	66,408	167,553	1,228,708	838,211	-54.52	
Noncore funding	2,151,382	2,524,213	4,341,841	3,929,947	3,433,952	-14.77	-33.62
Trading liabilities	30,231	46,387	14,266	14,192	13,319	-34.83	57.49
Subordinated notes and debentures + trust preferred securities	166,664	312,260	145,571	145,396	145,220	-46.63	-30.72
Other liabilities	457,100	403,243	369,151	178,991	177,608	13.36	201.13
Total liabilities	32,877,070	30,201,067	27,152,031	25,163,574	24,474,581	8.86	54.61
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	309,513	309,513	309,513	292,716	292,716	0.00	6.23
Common surplus	1,931,468	1,908,667	1,872,426	1,744,253	1,743,623	1.19	12.14
Retained earnings	1,659,073	1,291,506	1,476,232	1,243,592	1,008,518	28.46	95.03
Accumulated other comprehensive income	-53,935	80,068	-54,724	-180,709	-134,402		
Other equity capital components	-175,767	-150,729	-135,762	-18,512	-25,506		
Total holding company equity capital	3,670,352	3,439,025	3,467,685	3,081,340	2,884,949	6.73	34.95
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	3,670,352	3,439,025	3,467,685	3,081,340	2,884,949	6.73	34.95
Total liabilities and capital	36,547,422	33,640,092	30,619,716	28,244,914	27,359,530	8.64	52.38
Memoranda							
Non-interest-bearing deposits	14,406,327	12,207,474	8,792,195	8,505,112	8,328,546	18.01	87.94
Interest-bearing deposits	16,074,131	15,498,127	15,028,086	14,651,158	13,945,705	3.72	36.61
Total deposits	30,480,458	27,705,601	23,820,281	23,156,270	22,274,251	10.02	56.86
Long-term debt that reprices within 1 year	0	0	460,000	910,000	999,715		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	3,439,025	3,467,685	3,081,340	2,884,949	2,719,768		
Accounting restatements	0	-44,087	0	0	0		
Net income	463,215	-45,174	327,380	323,770	215,632		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	15,967	17,855	15,388	12,624	18,135		
Sale of treasury stock	3,872	4,164	3,614	3,409	3,220		
Less: Purchase of treasury stock	21,796	606	185,000	8,267	0		
Changes incident to business combinations	0	0	193,849	0	0		
Less: Dividends declared	95,927	95,605	94,871	88,838	83,266		
Change in other comprehensive income	-134,004	134,793	125,985	-46,307	11,460		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	3,670,352	3,439,025	3,467,685	3,081,340	2,884,949		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	30.71	36.25	34	33.96	36.22	39	37.34	37.78	42	37.92	37.19	46	36.70	35.54	48
Commercial and industrial loans	20.54	10.76	88	23.46	13.52	91	22.50	12.02	89	22.46	12.85	85	21.61	12.62	84
Loans to individuals	1.76	3.36	54	2.44	3.40	59	3.40	4.20	59	3.68	4.31	57	3.74	4.47	56
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	68	0.01	0.06	65
Agricultural loans.....	0	0.18	32	0	0.19	29	0.01	0.24	36	0.01	0.30	38	0.02	0.21	44
Other loans and leases.....	5.07	4.47	62	5.32	4.63	61	6.20	5.01	63	6.93	5	65	7.52	5.10	71
Net loans and leases.....	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57	68.81	62.73	55
Debt securities over 1 year.....	23.19	19.46	67	21.21	15.55	75	20.19	14.60	79	20	14.63	75	21.46	14.83	85
Mutual funds and equity securities	0.04	0.06	60	0.05	0.05	61	0.05	0.06	63	0.06	0.06	63	0.05	0.06	55
Subtotal	80.38	79.22	45	85.09	78.16	72	89.08	79.65	91	90.38	79.97	91	90.32	79.31	90
Interest-bearing bank balances	10.29	8.50	61	3.86	7.51	26	0.27	3.06	7	0.30	3.04	6	0.25	3.46	6
Federal funds sold and reverse repos	0	0.54	61	0	0.82	57	0	1.57	55	0	1.66	52	0	1.81	44
Debt securities 1 year or less	0.21	1.56	14	0.66	1.68	31	0.20	1.91	14	0.07	1.96	10	0.07	1.86	11
Trading assets	0.20	0.49	59	0.44	1.01	55	0.17	1.19	49	0.06	1.33	40	0.05	1.34	36
Total earning assets.....	91.08	91.77	41	90.06	91.05	38	89.72	89.53	50	90.81	89.74	63	90.68	89.84	60
Non-interest cash and due from depository institutions.....	1.11	0.82	76	1.58	1.07	90	1.45	1.14	76	1.38	1.21	63	1.47	1.22	69
Other real estate owned.....	0.02	0.01	77	0.03	0.02	74	0.07	0.03	84	0.03	0.04	54	0.05	0.05	65
All other assets.....	7.81	7.35	58	8.36	7.82	58	8.82	9.27	46	7.81	8.98	35	7.85	8.86	37
Memoranda															
Short-term investments	10.50	11.47	49	4.52	11.17	20	0.47	7.63	1	0.37	7.80	1	0.32	8.69	0
U.S. Treasury securities.....	0.58	1.47	53	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	32
US agency securities (excluding mortgage-backed securities)	0.61	0.82	58	0.63	0.63	65	0.49	0.54	59	0.43	0.69	57	0.53	0.75	58
Municipal securities	2.56	1.73	69	2.84	1.69	71	2.91	1.34	79	3.29	1.62	78	3.53	1.60	77
Mortgage-backed securities	19.60	14.14	76	18.36	11.75	82	16.97	11.44	80	16.35	11.13	78	17.44	11.06	84
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0.05	0.53	37	0.03	0.42	38	0.03	0.39	39	0.01	0.41	36	0.01	0.38	36
Loans held-for-sale.....	0.25	0.55	56	0.40	0.52	53	0.18	0.39	46	0.10	0.30	40	0.15	0.33	44
Loans held for investment	57.83	58.06	48	64.77	61.72	51	69.28	63.50	56	70.90	63.93	63	69.46	62.63	58
Real estate loans secured by 1–4 family	10.10	11.46	45	12.28	11.91	51	14.81	13.29	59	15.44	13.46	59	15.14	13.44	55
Revolving	2.63	1.42	77	3.14	1.66	79	3.48	2.07	73	3.66	2.27	70	3.70	2.40	73
Closed-end, secured by first liens	7.37	9.67	39	8.97	9.81	46	11.02	10.69	52	11.40	10.57	55	11.04	10.35	55
Closed-end, secured by junior liens	0.10	0.17	48	0.17	0.22	52	0.31	0.28	65	0.37	0.31	65	0.39	0.34	66
Commercial real estate loans	20.55	22.69	45	21.56	22.22	44	22.38	22.23	48	22.40	21.58	49	21.48	19.88	54
Construction and land development.....	3.35	3.34	54	3.09	3.40	51	3.66	3.44	58	5.40	3.51	75	4.93	3.25	72
Multifamily.....	1.29	3.57	28	1.35	3.12	29	1.33	3.01	35	1.17	2.72	34	1.36	2.54	40
Nonfarm nonresidential	15.91	14.57	55	17.12	14.72	58	17.39	14.69	57	15.82	14.44	56	15.19	13.30	58
Real estate loans secured by farmland.....	0.06	0.30	49	0.11	0.33	56	0.15	0.36	59	0.09	0.41	52	0.09	0.32	53

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	52.88	61.05	29	52.10	57.15	34	53.75	57.46	42	53.41	56.49	43	52.73	54.84	46
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.39	19.86	41	18.84	19.43	45	21.32	20.75	51	21.74	21.10	49	21.74	21.45	48
Real estate loans secured by 1–4 family.....	4.53	2.43	78	4.82	2.64	79	5.02	3.15	74	5.16	3.50	69	5.32	3.77	71
Revolving	12.86	17.24	35	14.02	16.59	38	16.30	17.39	46	16.58	17.39	45	16.42	17.41	47
Closed-end.....	35.38	37.86	43	33.08	34.63	44	32.22	33.52	45	31.54	32.14	46	30.86	29.99	50
Construction and land development.....	5.77	5.65	55	4.74	5.26	51	5.26	5.09	58	7.61	5.20	74	7.08	4.90	73
1–4 family.....	1.79	1.18	73	1.40	0.93	70	1.73	0.94	75	2.35	1.02	80	2.55	0.89	84
Other.....	3.98	4.40	49	3.34	4.19	46	3.53	4.02	50	5.26	4.05	67	4.53	3.90	63
Multifamily.....	2.22	5.78	24	2.08	4.96	25	1.92	4.69	30	1.65	4.10	29	1.95	3.84	35
Nonfarm nonresidential	27.39	24.56	55	26.27	22.93	55	25.04	22.15	53	22.28	21.40	49	21.82	20.03	54
Owner-occupied.....	13.29	8.29	79	13.03	7.68	81	12.88	7.72	80	12.26	8.03	76	11.25	7.58	74
Other.....	14.10	15.94	43	13.24	14.95	39	12.16	14.34	42	10.03	13.38	40	10.57	12.45	46
Real estate loans secured by farmland.....	0.11	0.54	49	0.17	0.54	55	0.22	0.55	57	0.13	0.63	52	0.13	0.51	53
Real estate loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0.01	0.12	67	0.01	0.17	65
Commercial and industrial loans	35.36	18.86	87	35.99	22.17	86	32.40	19.53	85	31.63	20.32	84	31.05	20.53	80
Loans to individuals	3.03	6.24	54	3.74	6.13	57	4.90	7.13	57	5.18	7.36	54	5.37	7.61	56
Credit card loans	0.37	0.53	70	0.39	0.65	69	0.47	0.81	68	0.52	1.02	68	0.55	1.12	66
Agricultural loans.....	0.01	0.34	32	0.01	0.32	29	0.01	0.37	35	0.02	0.46	37	0.03	0.33	43
Other loans and leases.....	8.73	8.75	62	8.17	9.09	61	8.93	9.85	59	9.76	9.66	63	10.81	10.32	63
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	354.80	391.81	37	395.50	381.27	43	411.93	391.26	46	414.13	379.80	50	412.88	366.85	56
Real estate loans secured by 1–4 family.....	116.66	126.06	46	143.05	125.03	59	163.38	138.18	62	168.57	137.84	62	170.27	138.55	61
Revolving	30.37	15.44	80	36.57	17.42	85	38.45	21.26	76	39.99	23.33	74	41.66	25.05	76
Closed-end.....	86.29	108.85	39	106.47	106.14	53	124.94	115.20	54	128.58	112.79	61	128.61	111.69	58
Commercial real estate loans	237.39	245.88	46	251.17	234.65	49	246.89	229.44	50	244.59	219.72	52	241.62	204.45	57
Construction and land development.....	38.72	35.95	56	35.97	35.62	56	40.33	34.95	61	59.01	35.36	77	55.48	32.91	75
1–4 family.....	12.03	7.42	72	10.63	6.34	71	13.29	6.61	76	18.22	7.04	83	19.98	6.16	87
Other.....	26.68	28.11	49	25.34	28.16	49	27.04	27.32	54	40.80	27.26	70	35.49	26.01	67
Multifamily.....	14.92	38.66	30	15.77	32.74	32	14.70	31.04	36	12.78	27.85	34	15.31	25.95	45
Nonfarm nonresidential	183.76	158.05	60	199.43	155.06	60	191.86	152.10	62	172.79	147.22	56	170.84	137.03	65
Owner-occupied.....	89.17	52.99	80	98.94	52.37	85	98.67	53.07	83	95.04	54.89	79	88.09	51.62	75
Other.....	94.59	102.54	46	100.50	100.54	50	93.19	97.41	46	77.76	91.80	44	82.74	84.09	50
Real estate loans secured by farmland.....	0.74	3.22	49	1.28	3.44	58	1.66	3.60	59	0.97	4.02	52	1	3.31	54
Real estate loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0.04	0.54	66	0.10	0.68	64
Commercial and industrial loans	237.25	114.45	91	273.26	139.91	94	248.28	122.02	93	245.27	128.82	89	243.15	126.55	92
Loans to individuals	20.31	34.55	57	28.37	37.47	60	37.56	43.51	59	40.20	42.67	59	42.07	44.83	58
Credit card loans	2.51	2.77	73	2.93	3.30	71	3.59	4.34	70	4	5.31	71	4.29	5.73	70
Agricultural loans.....	0.04	1.86	32	0.05	1.88	32	0.11	2.18	36	0.14	2.72	39	0.23	1.88	46
Other loans and leases.....	58.55	51.06	66	62	49.54	65	68.44	52.44	66	75.65	51.79	69	84.62	52.78	76
Supplemental															
Non-owner occupied CRE loans / Gross loans	22.33	30.07	34	20.41	27.32	32	19.73	26.45	35	19.29	24.79	40	19.62	23.09	44
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	149.79	195.33	36	154.92	183.76	39	151.23	178.57	41	149.61	167.93	47	153.66	156.17	50
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	238.96	252.85	44	253.86	240.85	48	249.90	236.10	49	244.65	225.98	50	241.75	210.40	56

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	10.50	11.47	49	4.52	11.17	20	0.47	7.63	1	0.37	7.80	1	0.32	8.69	0
Liquid assets	32.39	29.03	56	24.88	26.22	54	19.35	22.44	50	18.51	22.72	51	19.75	24.04	50
Investment securities	23.44	21.63	58	21.91	17.85	70	20.44	16.99	66	20.14	17.27	66	21.57	17.35	69
Net loans and leases	57.15	58.67	48	63.84	61.58	48	68.84	63.77	52	70.31	63.98	57	68.81	62.73	55
Net loans, leases and standby letters of credit	58.23	59.49	49	64.92	62.48	49	70.12	64.84	54	71.60	65.07	62	70.08	63.89	56
Core deposits	82.28	75.71	76	80.01	70.67	78	72.77	63.09	69	73.98	62.13	75	75.68	61.26	80
Noncore funding	5.89	10.30	37	7.50	14.13	34	14.18	19.36	41	13.91	21.34	35	12.55	22.32	28
Time deposits of \$250K or more	1.04	1.58	38	2.15	2.11	59	4.48	2.94	76	3.66	2.89	70	2.67	2.57	60
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	1.55	1.23	70	1.69	1.47	71	2.22	1.94	69	1.52	1.97	57	2.09	2.23	63
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	1.54	0.54	80	1.69	0.54	82	2.22	0.48	84	1.52	0.54	73	2.09	0.73	77
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.01	1.24	20	2.54	3.01	49	0.89	3.67	24	0.82	3.96	23
Earning assets that reprice within 1 year	34.64	37.37	47	29.82	39.38	24	28.30	39.29	19	27.83	40.29	17	29.71	41.61	18
Interest-bearing liabilities that reprice within 1 year	2.79	6.39	20	5.18	8.20	41	9.36	10.19	53	11.44	10.01	68	6.64	8.46	44
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	1.50	0.96	76	3.22	1.34	78	3.65	1.58	76
Net assets that reprice within 1 year	31.85	29.65	57	24.64	29.11	40	17.44	26.63	25	13.17	27.38	19	19.41	29.77	24
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-5.73	-2.33	40	3.50	3.20	55	15.38	14.45	56	14.98	16.62	53	13.54	17.03	42
Net short-term noncore funding dependence	-9.90	-7.71	39	-0.90	-4.76	61	9.92	3.38	67	9.99	4.66	64	6.20	4.83	52
Short-term investment / Short-term noncore funding	413.78	273.46	75	120.49	184.19	42	5.02	77.77	1	3.94	66.46	2	5.38	74.86	3
Liquid assets - short-term noncore funding / Nonliquid assets	44.17	36.68	64	28.13	28.18	58	12.46	16.97	46	11.18	16.04	49	17.22	18.16	57
Net loans and leases / Total deposits	68.52	72.79	41	77.51	79.43	42	88.48	90.31	42	85.77	90.08	34	84.52	90.14	36
Net loans and leases / Core deposits	69.45	78.25	37	79.79	88.34	35	94.60	103.93	37	95.05	105	36	90.93	105.65	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.27	0.12	92	4.36	1.57	86	1.66	0.72	84	-1.83	-0.82	18	-0.70	-0.31	27
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.08	-0.25	61	9.20	4.31	89	1.46	1.36	58	-2.71	-1.98	33	-1.72	-0.77	24
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	18.28	14.28	64	18.41	11.38	68	25.05	12.67	72	52.39	16.19	94	50.45	15.76	90
Available-for-sale securities	81.56	83.77	35	81.38	87.23	31	74.70	85.40	28	47.31	81.88	5	49.55	84.24	9
U.S. Treasury securities	2.46	6.70	49	0	4.72	16	0	6.15	11	0	6.99	14	0.02	6.96	29
US agency securities (excluding mortgage-backed securities)	2.61	4.12	58	2.89	4.01	60	2.38	3.49	56	2.14	4.02	55	2.48	4.42	57
Municipal securities	10.92	8.22	68	12.94	9.83	67	14.23	7.75	75	16.33	9.16	76	16.38	9.31	73
Mortgage-backed securities	83.63	66.54	75	83.80	66.64	72	83.02	67.43	72	81.17	65.45	73	80.83	65.34	72
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0.22	3.08	35	0.16	3.01	37	0.13	2.94	36	0.06	2.79	31	0.06	2.57	33
Mutual funds and equity securities	0.17	0.29	55	0.21	0.35	56	0.25	0.40	58	0.30	0.42	56	0.23	0.51	50
Debt securities 1 year or less	0.88	7.78	12	3.01	10.55	24	0.96	11.86	6	0.36	11.91	5	0.31	11.79	5
Debt securities 1 to 5 years	14	18.25	48	10.51	17.03	42	22.44	17.94	63	4.12	19.18	24	2.77	18.80	15
Debt securities over 5 years	84.95	71.11	73	86.27	69.86	69	76.36	66.02	56	95.22	64.73	94	96.69	64.73	96
Pledged securities	46.26	32.26	71	46.35	35.67	66	53.36	30.57	82	58.95	33.30	82	55.62	34.58	74
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	152.23	27.98	93	963.59	183.32	94	36.70	26.69	67	19.93	6.77	70	74.77	19.19	84
Investment securities	16.21	31.36	38	17.78	23.62	46	10.04	11.75	59	-3.63	9.42	18	17.36	8.45	77
Core deposits	11.73	16.94	36	20.80	26.88	32	6.63	11.23	45	0.92	7.29	25	17.56	12.19	69
Noncore funding	-14.77	-14.79	49	-41.86	-12.18	15	10.48	6.59	63	14.44	10.67	64	5.96	5.59	60

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	9,444,803	8,106,223	7,530,144	7,234,528	6,689,034
Commit: Secured commercial real estate loans	2,098,707	1,420,729	1,175,416	1,165,714	970,006
Commit: Unsecured real estate loans	16,750	13,155	11,703	0	0
Credit card lines (reported semiannually, June/Dec)	673,899	601,473	604,211	545,423	503,185
Securities underwriting	0	0	0	0	0
Standby letters of credit	396,956	362,690	392,581	364,420	346,961
Commercial and similar letters of credit	0	2,820	702	1,078	1,416
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	166,652	154,645	193,707	141,011	84,273
Credit derivatives - notional amount (holding company as beneficiary)	50,785	61,865	61,118	30,211	35,678
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	50,785	61,865	61,118	30,211	35,678
Derivative Contracts					
Interest rate futures and forward contracts	101,739	310,458	145,623	77,208	80,462
Written options contracts (interest rate)	105,546	250,817	127,606	69,308	63,873
Purchased options contracts (interest rate)	23,509	44,559	44,382	10,189	10,149
Interest rate swaps	8,109,623	7,050,290	5,329,868	3,892,541	3,627,391
Futures and forward foreign exchange	48,364	58,822	64,632	37,749	42,260
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	25.84	22.78	67	24.10	22.01	62	24.59	23.52	61	25.61	24.05	63	24.45	24.03	59
Standby letters of credit	1.09	0.65	81	1.08	0.71	76	1.28	0.84	76	1.29	0.92	74	1.27	0.96	72
Commercial and similar letters of credit	0	0.02	20	0.01	0.02	59	0	0.02	46	0	0.02	42	0.01	0.03	39
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.46	0.24	75	0.46	0.35	72	0.63	0.42	74	0.50	0.52	78	0.31	0.30	74
Credit derivatives - notional amount (holding company as beneficiary)	0.14	0.18	67	0.18	0.30	69	0.20	0.52	69	0.11	0.75	71	0.13	0.55	71
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.14	0.13	77	0.18	0.30	77	0.20	0.45	79	0.11	0.69	77	0.13	0.59	77
Derivative contracts	22.95	46.30	58	22.93	48.62	54	18.66	68.47	45	14.47	65.81	43	13.98	75.35	43
Interest rate contracts	22.82	32.46	60	22.76	34.36	56	18.44	47.31	47	14.34	43.84	45	13.82	53.66	43
Interest rate futures and forward contracts	0.28	3.25	51	0.92	6.21	56	0.48	10.67	50	0.27	11.40	49	0.29	13.82	45
Written options contracts (interest rate)	0.29	1.41	45	0.75	2.18	49	0.42	2.47	46	0.25	2.16	40	0.23	2.60	39
Purchased options contracts (interest rate)	0.06	1.31	48	0.13	1.46	51	0.14	2.65	53	0.04	2.32	51	0.04	2.37	44
Interest rate swaps	22.19	20.49	66	20.96	20.83	61	17.41	28.86	55	13.78	26.74	50	13.26	25.60	51
Foreign exchange contracts	0.13	6.30	65	0.17	6.01	62	0.21	10.12	59	0.13	10.92	52	0.15	9.40	51
Futures and forward foreign exchange contracts	0.13	3.78	67	0.17	3.47	65	0.21	5.23	63	0.13	5.22	54	0.15	4.53	55
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	44.34	44.98	63	36.43	42.82	59	36.88	45.53	53	37.29	44.93	56	36.56	46.60	51

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	8,388,781	7,714,946	5,712,111	4,086,995	3,824,135
Interest rate contracts	8,340,417	7,656,124	5,647,479	4,049,246	3,781,875
Foreign exchange contracts.....	48,364	58,822	64,632	37,749	42,260
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	150,103	369,280	210,255	114,957	122,722
Written options	105,546	250,817	127,606	69,308	63,873
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	105,546	250,817	127,606	69,308	63,873
Purchased options	23,509	44,559	44,382	10,189	10,149
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	23,509	44,559	44,382	10,189	10,149
Swaps	8,109,623	7,050,290	5,329,868	3,892,541	3,627,391
Held for trading.....	5,242,355	4,865,080	3,823,864	2,592,558	2,331,839
Interest rate contracts	5,193,991	4,806,258	3,759,232	2,554,809	2,289,579
Foreign exchange contracts.....	48,364	58,822	64,632	37,749	42,260
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	3,146,426	2,849,866	1,888,247	1,494,437	1,492,296
Interest rate contracts	3,146,426	2,849,866	1,888,247	1,494,437	1,492,296
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	8,356,888	7,561,062	5,690,506	4,078,109	3,831,618
One year or less	1,116,028	595,421	369,829	157,545	193,296
Over 1 year to 5 years	2,738,113	3,056,344	2,865,940	2,709,850	2,643,824
Over 5 years	4,502,747	3,909,297	2,454,737	1,210,714	994,498
Gross negative fair value (absolute value)	92,428	173,708	59,253	37,380	35,844
Gross positive fair value.....	106,160	207,793	81,481	28,949	19,048
Held for trading.....	76,597	148,333	54,815	24,421	17,862
Non-traded.....	29,563	59,460	26,666	4,528	1,186
Current credit exposure on risk-based capital derivative contracts	106,160	207,793	81,481	28,949	19,048
Credit losses on derivative contracts	0	41	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.42	94.17	39	99.24	94.10	42	98.87	93.44	43	99.08	92.91	50	98.89	92.20	51
Foreign exchange contracts	0.58	3.47	65	0.76	3.49	63	1.13	3.20	63	0.92	3.39	58	1.11	3.53	58
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	1.79	11.16	35	4.79	14.05	42	3.68	13.49	38	2.81	12.78	35	3.21	13.23	36
Written options	1.26	6.28	28	3.25	8.18	39	2.23	5.91	41	1.70	6.60	35	1.67	6.68	34
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	1.26	5.96	30	3.25	7.73	41	2.23	5.10	44	1.70	5.49	38	1.67	5.27	37
Purchased options	0.28	3.27	47	0.58	3.42	47	0.78	4.42	49	0.25	4.19	45	0.27	4.73	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	0.28	2.87	49	0.58	2.86	51	0.78	3.35	52	0.25	3.20	50	0.27	3.32	45
Swaps	96.67	74.26	78	91.38	68.76	71	93.31	69.75	71	95.24	70.34	72	94.86	68.94	78
Held for trading	62.49	40.42	55	63.06	43.53	51	66.94	44.16	54	63.43	46.31	49	60.98	46.32	50
Interest rate contracts	61.92	34.15	61	62.30	36.62	60	65.81	37.24	64	62.51	38.40	58	59.87	37.84	58
Foreign exchange contracts	0.58	1.68	75	0.76	1.60	72	1.13	1.60	71	0.92	1.85	70	1.11	2.10	70
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	37.51	59.58	44	36.94	56.47	48	33.06	55.84	45	36.57	53.69	50	39.02	53.68	50
Interest rate contracts	37.51	56.71	46	36.94	53.82	49	33.06	52.22	45	36.57	50.60	51	39.02	51.23	51
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.62	92.53	67	98.01	91.48	59	99.62	93.86	68	99.78	94.47	67	100.20	95.63	79
One year or less	13.30	27.56	43	7.72	32.05	30	6.47	32.17	27	3.85	32.51	19	5.05	31.96	18
Over 1 year to 5 years	32.64	27.01	55	39.62	27.06	67	50.17	30.45	80	66.30	31.16	93	69.14	31.85	93
Over 5 years	53.68	29.89	74	50.67	29.56	75	42.97	28.09	69	29.62	28.71	55	26.01	29.43	50
Gross negative fair value (absolute value)	1.10	0.98	60	2.25	1.55	71	1.04	0.83	60	0.91	0.72	67	0.94	0.69	73
Gross positive fair value	1.27	1.34	48	2.69	2.23	64	1.43	1.19	62	0.71	0.85	41	0.50	0.71	31
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.04	70	0.07	0.07	74	0.02	0.06	64	0.02	0.06	47	0.02	0.06	55
Gross positive fair value (X)	0.04	0.05	61	0.08	0.09	63	0.03	0.07	53	0.01	0.06	44	0.01	0.06	42
Held for trading (X)	0.03	0.04	67	0.06	0.07	62	0.02	0.06	55	0.01	0.05	54	0.01	0.05	53
Non-traded (X)	0.01	0.01	63	0.02	0.02	74	0.01	0.01	73	0	0.01	40	0	0.01	27
Current credit exposure (X)	0.04	0.04	67	0.08	0.06	67	0.03	0.05	57	0.01	0.04	56	0.01	0.04	51
Credit losses on derivative contracts	0	0	46	0	0	86	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.41	0.46	62	0.87	0.85	61	0.33	0.73	50	0.13	0.53	53	0.09	0.53	48

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	450,177	191,250	194,515	217,308	229,418
Gross losses	50,836	409,457	59,078	74,622	87,261
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	19,646	14,671	12,080	22,360	18,709
Net losses	31,190	394,786	46,998	52,262	68,552
Provision for loan and lease losses	-76,922	604,301	43,734	36,116	56,442
Adjustments	0	49,412	0	-6,648	0
Ending balance	342,065	450,177	191,251	194,514	217,308
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.22	-0.09	17	1.88	0.51	96	0.15	0.15	62	0.13	0.14	56	0.21	0.16
Provision for loan and lease losses / Average loans and leases	-0.36	-0.16	20	2.72	0.82	95	0.21	0.24	55	0.19	0.24	53	0.31	0.28
Provision for loan and lease losses / Net loan and lease losses	-246.62	-105.48	27	153.07	487.86	10	93.06	130.58	20	69.11	134.68	17	82.33	143.18
Allowance for loan and lease losses / Total loans and leases not held for sale	1.62	1.23	81	2.07	1.58	79	0.90	0.83	56	0.97	0.90	62	1.14	0.98
Allowance for loan and lease losses / Total loans and leases	1.61	1.20	83	2.05	1.55	79	0.90	0.81	57	0.97	0.89	63	1.14	0.96
Allowance for loan and lease losses / Net loans and leases losses (X)	10.97	21.39	49	1.14	11.58	0	4.07	8.03	44	3.72	7.54	38	3.17	8.39
Allowance for loan and lease losses / Nonaccrual assets	616.08	364.13	83	318.78	299.17	64	77.80	218.72	16	103.85	214.03	23	85.22	178.03
ALLL / 90+ days past due + nonaccrual loans and leases	560.32	287.08	83	311.37	244.34	70	73.35	151.73	21	93.88	160.51	29	75.16	136.22
Gross loan and lease losses / Average loans and leases	0.24	0.19	68	1.84	0.34	94	0.29	0.28	60	0.38	0.30	75	0.48	0.33
Recoveries / Average loans and leases	0.09	0.08	64	0.07	0.07	55	0.06	0.08	45	0.12	0.09	72	0.10	0.09
Net losses / Average loans and leases	0.15	0.11	66	1.77	0.27	96	0.23	0.21	62	0.27	0.22	73	0.37	0.24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0
Recoveries / Prior year-end losses	4.80	34.67	6	24.83	33.98	40	16.19	36.22	14	25.62	41.30	35	25.54	33.49
Earnings coverage of net loan and lease losses (X)	15.75	39.72	41	1.21	22.91	9	9.29	24.40	38	8	21.75	30	5.32	19.67
Net Loan and Lease Losses By Type														
Real estate loans	0	0.02	51	0.01	0.04	38	0	0.01	44	0.08	0.02	93	0.01	0.02
Real estate loans secured by 1–4 family	0.02	-0.02	92	-0.04	0.01	12	0.02	0.01	64	-0.01	0.01	25	0.07	0.03
Revolving	-0.02	-0.07	50	-0.11	0.01	11	0.02	0.02	60	0	0.03	44	-0.02	0.09
Closed-end	0.04	-0.01	92	-0.02	0	24	0.02	0	72	-0.01	0.01	29	0.10	0.02
Commercial real estate loans	0	0.04	25	0.04	0.07	53	-0.01	0.01	11	0.15	0.01	95	-0.03	0.01
Construction and land development	-0.14	0	4	-0.04	0	14	-0.01	-0.01	35	0.02	-0.03	85	-0.07	-0.02
1–4 family	-0.02	0	7	0.03	0	94	0	0	55	0	-0.01	87	0.04	0
Other	-0.12	0	4	-0.07	0	6	-0.01	-0.01	32	0.02	-0.02	87	-0.10	-0.01
Multifamily	0	0.01	48	-0.01	0	16	-0.12	0	3	0.20	0	97	-0.13	-0.01
Nonfarm nonresidential	0.03	0.05	58	0.06	0.11	54	0	0.02	23	0.19	0.02	94	-0.01	0.03
Owner-occupied	0.02	0.01	83	0.02	0.02	69	0	0.01	18	0.17	0.01	97	0	0.01
Other	0.01	0.04	50	0.04	0.08	60	0	0.01	52	0.02	0.01	72	-0.01	0.01
Real estate loans secured by farmland	-1.32	0	0	-0.01	0.02	12	0	0.01	48	-0.07	0	11	-0.05	0.01
Commercial and industrial loans	0.29	0.17	76	4.82	0.47	98	0.35	0.37	58	0.41	0.31	70	0.74	0.39
Loans to individuals	1	0.71	71	1.45	1.13	71	1.35	1.17	63	1.66	1.16	70	2.29	1.25
Credit card loans	2.06	1.84	58	3.30	2.92	56	2.68	3.11	35	4.37	2.92	81	3.87	2.92
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	-0.08	0.15	7	0	0.18
Loans to foreign governments and institutions			0		0			0			0		0	
Other loans and leases	0.13	0.10	72	0.08	0.15	57	0.46	0.15	86	0	0.14	12	0	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	48,978	67,026	111,164	98,020	117,618
90+ days past due loans and leases	5,525	3,361	14,900	19,906	34,124
Nonaccrual loans and leases	55,523	141,219	245,833	187,296	255,004
Total past due and nonaccrual loans and leases	110,026	211,606	371,897	305,222	406,746
Restructured 30–89 days past due	43	172	7,729	176	2,012
Restructured 90+ days past due	0	0	0	8,719	0
Restructured nonaccrual	6,777	21,581	132,454	85,533	99,230
Total restructured loans and leases	6,820	21,753	140,183	94,428	101,242
30–89 days past due loans held for sale	806	86	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	1,340	0	0	2,204
Total past due and nonaccrual loans held for sale	806	1,426	0	0	2,204
Restructured loans and leases in compliance	3,745	4,091	53,537	130,146	118,481
Other real estate owned	7,533	11,520	20,614	8,256	14,863
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0
Percent of Loans and Leases					
30–89 days past due loans and leases	0.23	0.32	45	0.31	0.39
90+ days past due loans and leases	0.03	0.10	52	0.02	0.12
Nonaccrual loans and leases	0.26	0.46	25	0.64	0.66
90+ days past due and nonaccrual loans and leases	0.29	0.62	22	0.66	0.85
30–89 days past due restructured	0	0.01	43	0	0.01
90+ days past due restructured	0	0	30	0	0.01
Nonaccrual restructured	0.03	0.10	30	0.10	0.13
30–89 days past due loans held for sale	0	0	84	0	77
90+ days past due loans held for sale	0	0	41	0	41
Nonaccrual loans held for sale	0	0	40	0.01	0.01
Percent of Loans and Leases and Other Assets					
30+ Days Past Due and Nonaccrual					
30–89 days past due assets	0.23	0.32	45	0.31	0.40
90+ days past due assets	0.03	0.10	51	0.02	0.12
Nonaccrual assets	0.26	0.47	25	0.64	0.67
30+ days past due and nonaccrual assets	0.52	0.97	25	0.97	1.29
Percent of Total Assets					
90+ days past due and nonaccrual assets	0.17	0.36	22	0.43	0.52
90+ days past due and nonaccrual assets + other real estate owned	0.19	0.37	22	0.46	0.55
Restructured and Nonaccrual Loans and Leases					
+ OREO as Percent of:					
Total assets	0.18	0.41	18	0.47	0.60
Allowance for loan and lease losses	19.54	62.64	9	34.88	66.66
Equity capital + allowance for loan and lease losses	1.67	3.60	20	4.04	4.97
Tier 1 capital + allowance for loan and lease losses	2.07	4.30	21	5.26	6.05
Loans and leases + other real estate owned	0.31	0.71	19	0.72	0.97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.29	0.26	62	0.43	0.39	65	0.58	0.38	81	0.69	0.42	83	0.81	0.44	87
	90+ days past due		0.03	0.12	61	0.02	0.16	50	0.11	0.16	67	0.09	0.22	58	0.13	0.26	62
	Nonaccrual.....		0.42	0.52	50	0.74	0.76	58	0.56	0.46	63	0.69	0.57	70	1	0.69	75
Commercial and industrial	30–89 days past due		0.14	0.24	45	0.10	0.23	32	0.44	0.31	75	0.13	0.30	28	0.29	0.32	55
	90+ days past due		0.02	0.04	55	0.01	0.03	48	0.02	0.05	53	0.16	0.05	87	0.36	0.05	94
	Nonaccrual.....		0.07	0.57	11	0.63	0.75	46	2.53	0.83	95	1.65	0.76	88	2.48	0.93	92
Individuals	30–89 days past due		0.87	0.63	71	1.18	0.83	76	1.29	0.83	76	1.36	0.84	81	1.83	0.97	87
	90+ days past due		0.14	0.09	75	0.08	0.14	55	0.13	0.17	62	0.02	0.16	42	0.01	0.19	37
	Nonaccrual.....		0.32	0.17	79	0.80	0.28	88	0.53	0.17	89	0.53	0.23	84	0.64	0.24	85
Depository institution loans	30–89 days past due			0.01			0			0		0	0	47	0	0	46
	90+ days past due			0			0			0		0	0	47	0	0.05	44
	Nonaccrual.....			0			0			0		0	0	48	0.21	0	96
Agricultural	30–89 days past due		0	0.07	30	3.60	0.17	96	1.93	0.24	94	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.15			0.09			0.03			0.06				0.06
Other loans and leases	30–89 days past due		0	0.12	35	0.01	0.18	37	0.08	0.20	48	0.08	0.17	50	0.01	0.20	31
	90+ days past due		0.01	0.01	76	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.02	0.09	56	0.04	0.15	48	0.12	0.13	66	0.15	0.14	67	0.04	0.10	55

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.74	0.46	79	0.99	0.65	80	1.14	0.67	84	1.38	0.71	86	1.58	0.74	90
	90+ days past due	0.08	0.24	65	0.03	0.33	47	0.13	0.31	65	0.15	0.46	61	0.23	0.49	65
	Nonaccrual	0.98	0.71	75	1.49	0.89	80	1.16	0.73	80	1.15	0.86	73	1.36	0.97	71
Revolving	30–89 days past due	0.30	0.28	58	0.41	0.48	49	0.57	0.45	63	0.60	0.50	62	0.52	0.61	53
	90+ days past due	0.13	0.02	88	0	0.03	67	0	0.05	49	0	0.05	52	0	0.07	44
	Nonaccrual	0.99	1.18	69	1.53	1.13	75	0.13	1	17	0.09	1.17	12	0.17	1.17	17
Closed-end	30–89 days past due	0.89	0.49	79	1.19	0.65	81	1.31	0.70	85	1.62	0.75	87	1.93	0.79	89
	90+ days past due	0.06	0.26	62	0.03	0.38	52	0.17	0.35	69	0.19	0.53	64	0.30	0.57	66
Junior lien	30–89 days past due	0.98	0.67	78	1.47	0.87	81	1.47	0.70	87	1.47	0.84	82	1.75	0.96	82
	Nonaccrual	0.01	0.01	49	0.01	0.02	51	0.07	0.02	90	0.06	0.03	81	0.09	0.03	91
	90+ days past due	0	0	36	0	0	69	0.01	0	89	0.02	0	88	0.01	0	80
	Nonaccrual	0.01	0.03	43	0.04	0.04	58	0.18	0.04	94	0.20	0.06	88	0.19	0.07	83
Commercial real estate	30–89 days past due	0.07	0.15	47	0.11	0.26	41	0.21	0.18	69	0.22	0.17	66	0.27	0.18	71
	90+ days past due	0	0.01	65	0.02	0.02	69	0.09	0.03	82	0.05	0.03	76	0.06	0.04	76
	Nonaccrual	0.15	0.38	27	0.32	0.62	32	0.17	0.23	43	0.38	0.28	71	0.76	0.34	86
Construction and development	30–89 days past due	0.33	0.17	80	0.40	0.28	71	0.57	0.28	79	0.51	0.21	83	0.34	0.23	71
	90+ days past due	0.01	0.01	81	0	0.01	35	0.41	0.02	95	0.04	0.02	80	0.04	0.03	69
	Nonaccrual	0.05	0.20	46	0.24	0.41	61	0.11	0.20	55	0.14	0.19	58	0.28	0.24	66
1–4 family	30–89 days past due	0.31	0.02	96	0.26	0.03	93	0.43	0.06	91	0.45	0.06	94	0.22	0.07	85
	90+ days past due	0	0	44	0	0	42	0.22	0	97	0	0	43	0	0	40
Other	Nonaccrual	0.02	0.01	74	0.09	0.03	86	0.05	0.02	82	0.05	0.02	76	0.10	0.03	84
	30–89 days past due	0.02	0.13	60	0.14	0.22	61	0.13	0.20	64	0.06	0.13	50	0.12	0.13	63
	90+ days past due	0.01	0	88	0	0	40	0.19	0.01	96	0.04	0.02	82	0.04	0.02	78
	Nonaccrual	0.03	0.16	53	0.15	0.35	59	0.06	0.17	51	0.08	0.15	54	0.19	0.18	65
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0.07	0.08	67	0.06	0.10	60	0.01	0.07	47
	90+ days past due	0	0	46	0	0	45	0.08	0	94	0	0.01	39	0.04	0.01	88
	Nonaccrual	0.02	0.17	51	0.14	0.11	70	0.18	0.05	85	0.51	0.08	96	0.72	0.10	95
Nonfarm non-residential	30–89 days past due	0.02	0.13	25	0.07	0.23	34	0.15	0.14	55	0.13	0.17	43	0.26	0.17	73
	90+ days past due	0	0.01	66	0.02	0.02	73	0.03	0.03	68	0.05	0.03	79	0.07	0.04	76
	Nonaccrual	0.18	0.45	30	0.35	0.80	28	0.18	0.28	38	0.45	0.30	71	0.91	0.38	86
Owner Occupied	30–89 days past due	0.02	0.04	38	0.04	0.07	49	0.10	0.07	66	0.07	0.09	42	0.08	0.07	63
	90+ days past due	0	0	77	0.02	0	85	0.02	0.01	71	0.01	0.01	66	0.06	0.02	80
Other	Nonaccrual	0.08	0.17	37	0.24	0.27	46	0.14	0.16	54	0.38	0.17	82	0.63	0.21	89
	30–89 days past due	0.01	0.08	37	0.03	0.14	41	0.05	0.07	50	0.06	0.07	63	0.18	0.09	80
	90+ days past due	0	0	37	0	0.01	73	0.01	0.01	73	0.04	0.01	85	0.01	0.02	63
	Nonaccrual	0.09	0.23	41	0.11	0.44	28	0.04	0.10	35	0.07	0.13	49	0.29	0.14	80
Farmland	30–89 days past due	0	0.10	31	0.67	0.11	90	0.11	0.23	57	1.69	0.25	91	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	1.10	0.69	79	0	1.13	19	0	0.84	19	0.18	1.23	46	0	1.07	21
Credit card	30–89 days past due	0.93	0.81	55	0.94	0.95	47	1.43	1.19	67	1.40	1.22	63	1.26	1.08	59
	90+ days past due	0.54	0.45	52	0.74	0.63	52	0.85	0.78	52	0.01	0.73	23	0.03	0.75	20
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	2,065,214	2,067,450	2,046,177	2,018,456	2,010,833										
Retained earnings	1,728,018	1,387,622	1,476,232	1,243,592	1,008,518										
Accumulated other comprehensive income (AOCI)	-53,935	80,068	-54,724	-180,709	-134,402										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	3,739,297	3,535,140	3,467,685	3,081,339	2,884,949										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	902,462	921,023	938,247	870,286	804,148										
Accumulated other comprehensive income-related adjustments	-53,935	80,068	-54,724	-180,709	-134,401										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,890,770	2,534,049	2,584,162	2,391,762	2,215,202										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	479										
Common equity tier 1 capital	2,890,770	2,534,049	2,584,162	2,391,762	2,214,723										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	479										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,890,770	2,534,049	2,584,162	2,391,762	2,214,723										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	172,500	322,500	150,000	150,000	150,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	282,117	299,143	195,225	194,514	217,308										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	454,617	621,643	345,225	344,514	367,308										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	454,617	621,643	345,225	344,514	367,308										
Exited advanced approach tier 2 capital															
Total capital	3,345,387	3,155,692	2,929,387	2,736,276	2,582,031										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	35,852,923	32,964,602	30,299,203	28,383,360	27,018,306										
Less: Deductions from common equity tier 1 capital	902,462	921,023	938,247	870,286	804,627										
Less: Other deductions	-105,113	-133,988	-143,120	-75,520	-61,949										
Total assets for leverage ratio	35,055,574	32,177,567	29,504,076	27,588,594	26,275,628										
Total risk-weighted assets	26,056,958	23,872,707	24,611,706	22,814,154	21,695,628										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	11.09	12.37	30	10.61	12.35	26	10.50	12.11	25	10.48	12.09	26	10.21	12.16	21
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	11.09	13.11	19	10.61	13.08	10	10.50	12.78	14	10.48	12.85	10	10.21	12.95	10
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	12.84	14.91	16	13.22	15.23	15	11.90	14.36	7	11.99	14.45	7	11.90	14.63	8
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	8.25	8.98	30	7.88	9.13	13	8.76	9.76	22	8.67	9.71	15	8.43	9.53	21
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			1,806			1,596			1,950			2,042			3,212	13.16	-59.88
Other insurance activities income			1,806			1,596			1,950			2,042			3,212	13.16	-59.88
Insurance and reinsurance underwriting income			0			0			0			0				0	
Premiums			0			0			0			0				0	
Credit related insurance underwriting			0			0			0			0				0	
Other insurance underwriting			0			0			0			0				0	
Insurance benefits, losses, expenses			0			0			0			0				0	
Net assets of insurance underwriting subsidiaries			0			0			0			0				0	
Life insurance assets			664,535			615,780			608,063			549,300			541,080	7.92	38.33

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.14	0.36	60	0.12	0.41	58	0.16	0.47	60	0.17	0.47	62	0.29	0.55	64			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	20.56	12	84	20.63	11.03	90	21.91	11.51	88	21.24	10.22	86	22.25	9.84	87			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		15,873			17,051			17,409			18,929			14,724				
Net assets of broker-dealer subsidiaries / Consolidated assets	0.04	0.46	79	0.05	0.75	77	0.06	1.39	75	0.07	1.79	76	0.05	1.54	73			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	32,749	43,094	69,369	22,373	20,498
Real estate loans.....	2,548	2,707	22,528	4,753	5,431
Commercial and industrial loans	30,201	40,387	46,841	17,620	15,067
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	3,497	3,500	3,467	3,500	3,500
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	36,246	46,594	72,836	25,873	23,998
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans	1.65	0.79	88		0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-24.01	6.83	17	-37.88	-2.40	13	210.06	22.48	91	9.15	7.24	59	1.13	21.19	54
Total selected assets.....	-22.21	9.48	18	-36.03	2.04	11	181.51	12.40	92	7.81	3.24	63	0.97	21.86	47
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	150,000	70,000	240,000	200,000	101,708	114.29	25.00	
Dividends	150,000	70,000	240,000	200,000	101,708	114.29	25.00	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	5,000	0	5,000	2	1			
Dividends	5,000	0	5,000	0	0			
Interest	0	0	0	2	1			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	155,000	70,000	245,000	200,002	101,709	121.43	29.17	
Securities gains (losses)	0	0	0	-2,758	0		-100.00	
Other operating income	0	0	0	851	1,225		-100.00	
Total operating income	155,000	70,000	245,000	198,095	102,934	121.43	27.40	
Operating Expenses								
Personnel expenses	3,417	3,363	3,364	3,058	3,050	1.61	13.26	
Interest expense	15,087	15,420	9,101	11,072	11,997	-2.16	27.95	
Other expenses	7,310	3,524	3,170	2,693	3,110	107.43	110.48	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	25,814	22,307	15,635	16,823	18,157	15.72	41.21	
Income (loss) before taxes	129,186	47,693	229,365	181,272	84,777	170.87	24.96	
Applicable income taxes (credit)	-6,079	-8,539	-3,830	-4,584	-6,324			
Extraordinary items					0			
Income before undistributed income of subsidiaries	135,265	56,232	233,195	185,856	91,101	140.55	22.96	
Equity in undistributed income of subsidiaries	327,950	-101,406	94,185	137,914	124,531		734.63	
Bank subsidiaries	328,357	-103,042	96,962	134,309	124,774		529.77	
Nonbank subsidiaries	-407	1,636	-2,777	3,605	-243			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	463,215	-45,174	327,380	323,770	215,632		210.27	
Memoranda								
Bank net income	478,357	-33,042	336,962	334,309	226,482		177.89	
Nonbank net income	4,593	1,636	2,223	3,605	-243	180.75		
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	3,707,561	96.59	3,512,503	93.61	3,525,921	97.55	3,042,008	2,954,895	5.55	45.49	
Common and preferred stock	3,706,046	96.55	3,511,693	93.59	3,524,029	97.50	3,040,186	2,953,032	5.53	45.49	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	1,515	0.04	810	0.02	1,892	0.05	1,822	1,863	87.04	42.25	
Investment in nonbank subsidiaries	24,825	0.65	25,177	0.67	23,552	0.65	26,274	22,670	-1.40	121.57	
Common and preferred stock	24,726	0.64	25,134	0.67	23,498	0.65	26,274	22,670	-1.62	120.69	
Excess cost over fair value	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0			
Other receivables	99	0	43	0	54	0	0	0	0	130.23	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	58,521		-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	90,276	2.35	199,995	5.33	57,943	1.60	153,939	71,328	-54.86	-71.47	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	3,184	0.08	3,599	0.10	3,987	0.11	1,958	2,189	-11.53	31.90	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	12,525	0.33	11,012	0.29	3,168	0.09	3,088	9,958	13.74	-48.80	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	3,838,371	100.00	3,752,286	100.00	3,614,571	100.00	3,227,267	3,119,561	2.29	29.15	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	88,915		-100.00	
Subordinated notes and debentures	166,664	4.34	312,260	8.32	145,571	4.03	145,396	145,220	-46.63	14.91	
Other liabilities	1,356	0.04	1,001	0.03	1,315	0.04	531	477	35.46	95.11	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	168,020	4.38	313,261	8.35	146,886	4.06	145,927	234,612	-46.36	-33.40	
Equity Capital	3,670,351	95.62	3,439,025	91.65	3,467,685	95.94	3,081,340	2,884,949	6.73	34.95	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	309,513	8.06	309,513	8.25	309,513	8.56	292,716	292,716	0.00	6.23	
Common surplus	1,931,468	50.32	1,908,667	50.87	1,872,426	51.80	1,744,253	1,743,623	1.19	12.14	
Retained earnings	1,659,073	43.22	1,291,506	34.42	1,476,232	40.84	1,243,592	1,008,518	28.46	95.03	
Accumulated other comprehensive income	-53,935	-1.41	80,068	2.13	-54,724	-1.51	-180,709	-134,402			
Other equity capital components	-175,768	-4.58	-150,729	-4.02	-135,762	-3.76	-18,512	-25,506			
Total liabilities and equity capital	3,838,371	100.00	3,752,286	100.00	3,614,571	100.00	3,227,267	3,119,561	2.29	29.15	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Profitability															
Net income / Average equity capital	13.07	11.94	66	-1.32	7.29	7	9.92	9.68	53	11.04	10.40	57	7.68	7.61	52
Bank net income / Average equity investment in banks	13.31	11.80	66	-0.96	7.45	7	10.19	10.51	55	11.25	11.19	56	8.03	8.74	52
Nonbank net income / Average equity investment in nonbanks	17.99	13.12	68	6.76	9.75	52	8.58	7.89	64	14.72	7.10	78	-1.15	4.73	19
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55				8.78		6.82	
Bank net income / Parent net income	103.27	96.79	64		88.16		102.93	82.22	53	103.26	82.56	53	105.03	80.64	65
Nonbank net income / Parent net income	0.99	3.40	53		3.59		0.68	5.93	47	1.11	3.78	58		7.76	
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	4.58	16.81	22	9.11	20.06	36	4.24	20.43	19	4.74	20.88	22	8.13	19.94	35
Total debt / Equity capital	4.54	11.71	34	9.08	14.41	51	4.20	14.31	36	4.72	14.69	42	8.12	13.95	56
Total debt + notes payable to subs that issued TPS / Equity capital	4.54	13.63	25	9.08	16.67	39	4.20	16.36	23	4.72	17.10	26	8.12	16.10	44
Total debt + Loans guaranteed for affiliate / Equity capital	4.54	11.77	34	9.08	14.68	50	4.20	14.56	36	4.72	15.14	42	8.12	14.35	56
Total debt / Equity capital – excess over fair value	4.54	11.81	34	9.08	14.52	51	4.20	14.51	36	4.72	14.81	42	8.12	14.10	55
Long-term debt / Equity capital	4.54	10.95	34	9.08	13.56	51	4.20	13.04	37	4.72	13.37	42	8.12	12.69	56
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	12.40	39.86	27	21.17	34.67	35	9.77	28.44	33	12.81	28.63	35	19.27	26.93	44
Double Leverage															
Equity investment in subs / Equity capital	101.65	103.22	48	102.84	102.81	50	102.30	103.22	49	99.52	103.10	30	103.15	102.10	58
Total investment in subs / Equity capital	101.69	108.40	36	102.87	110.16	36	102.36	111.07	36	99.58	112.48	18	103.21	111.30	43
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.13	0.29	45		0.47		0.24	0.36	49	-0.05	0.35	31	0.42	0.52	54
Equity investment in subs – equity cap / Net income-div (X)	0.16	1.05	10		1.82		0.34	1.22	24		1.22		0.69	2.64	30
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	136.27	152.85	52	67.16	136.59	13	225.57	177.68	75	192.47	162.34	65	108.40	141.81	33
Cash from ops + noncash items + op expense / Op expense + dividend	157.94	154.48	60	78.82	147.24	11	245.59	190.27	76	221.22	174.91	73	129.39	148.20	48
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	61.40	98.54	21	221.03	134.08	84	13.53	116.34	7	178.84	103.19	89	-104.86	92.33	6
Pretax operating income + interest expense / Interest expense	956.27	1,835.33	38	409.29	2,016.32	26	2,620.22	1,968.54	77	1,737.21	2,898.75	66	806.65	1,909.25	50
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	956.27	1,770.77	37	409.29	1,539.23	25	2,590.66	1,632.83	77	1,737.21	1,369.37	67	806.65	1,547.94	44
Dividends + interest from subsidiaries / Interest expense + dividends	139.62	174.12	47	63.05	150.43	16	235.64	210.80	69	200.18	188.90	58	106.77	172.51	29
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)		47.61			35.64			57.11			33.93			24.63	
Other Ratios															
Net assets that reprice within 1 year / Total assets	2.73	3.44	52	5.62	3.85	68	1.73	2.64	50	4.91	2.61	72	-0.21	3.24	19
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0.10	
Nonaccrual		0.92			1.03			0.54			6.54			7.38	
Total		1.09			1.13			0.58			6.78			7.48	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.08	1.76	53	0.08	2.66	49	0.09	5.62	45	0.10	5.50	41	0.09	5.68	38
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	70.92	66.37	58	170.02	81.10	90	40.68	57.84	35	47.80	57.26	45	91.40	68.72	74
Dividends declared / Net income	20.71	28.27	35		42.29		28.98	33.08	40	27.44	27.33	40	38.61	31.29	60
Net income – dividends / Average equity.....	10.36	8.62	74	-4.10	4.14	7	7.04	6.46	57	8.01	7.33	59	4.72	5.03	47
Percent of Dividends Paid															
Dividends from bank subsidiaries	156.37	155.92	61	73.22	132.17	25	252.98	178.13	73	225.13	157.73	67	122.15	130.71	50
Dividends from nonbank subsidiaries	5.21	4.90	74	0	3.41	23	5.27	7.53	68	0	7.13	23	0	12.57	21
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	161.58	203.53	54	73.22	174.85	15	258.25	260.40	64	225.13	215.26	58	122.15	196.35	34
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	31.36	45.96	31		60.28		71.22	66.55	55	59.82	60.71	51	44.91	59	37
Interest income from bank subsidiaries.....	0	0.11	24		0.36		0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38		1.47		0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47		0		0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	31.36	51.33	29		62.88		71.22	69.36	50	59.82	63.43	48	44.91	62.82	32
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	108.86	62.63	81	0	56.39	15	224.92	82.95	88	0	51.40	17		102.35	
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0.06	18.56	51		8.11	
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38		0.85	
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48		0.81	
Operating income from nonbank subsidiaries	108.86	87.22	74	0	79.84	8	224.92	150.41	77	0.06	99.33	14		165.35	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.77	74.16	53	100	69.76	96	97.96	67.32	68	100.96	65.18	99	98.81	59.17	85
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	96.77	83.13	42	100	82.20	93	97.96	78.80	54	100.96	74.20	98	98.81	69.23	71
Dividends from nonbank subsidiaries	3.23	3.07	77	0	1.95	23	2.04	2.65	69	0	2.57	23	0	2.65	23
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	59	0	2.79	54
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	3.23	4.67	72	0	4.70	16	2.04	7.29	57	0	7.64	27	0	9.99	23
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	0	26.38	13	0	27.08	12	0	28.33	11	0	26.53	12	0	39.18	14